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## REVIEWS AND NOTES.

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### SICKNESS, AND MORTALITY EXPERIENCE OF THE LEIPZIG COMMUNAL SICK FUND, 1887-1905.\*

The Leipzig communal sick fund embraces several local sick clubs, the aggregate membership in 1909 being 172,617 persons. The fund includes both compulsory and voluntary members, and is by far the most important institution of its kind in the world. It is very gratifying, therefore, to be able to state that the extended experience, mortality and sickness, of this institution for the period 1887 to 1905 is now available to students of life and sickness insurance. The investigation of this experience has been made in great detail and in strict accordance with the best methods of actuarial and statistical science. Sex, age, and occupation are the three primary distinctions maintained throughout the investigation and all the essential facts are also reported separately for the compulsory and voluntary memberships.

The detail work of this great investigation was done by the Imperial Statistical Office with the coöperation of the Imperial Board of Health. The cost of the undertaking which amounted to about \$77,350 (325,000 marks) was met by a special appropriation voted by the Imperial Parliament, March 23, 1903.

In any brief review it would be impossible to deal with many of the detail facts disclosed by this experience, and I shall therefore merely point out some of the many lines of inquiry along which the investigation was conducted. The total experience reported upon consisted of 996,445 males and 288,131 females exposed to risk an average of one year. Of the total membership, 1,212,256 were compulsory and 72,320 were voluntary members, and the distribution of the exposure by sex and class of membership was as follows:

	Males.	Females.	Total.
Compulsory membership.....	952,674	259,582	1,212,256
Voluntary membership.....	43,771	28,549	72,320
Total.....	996,445	288,131	1,284,576

\* *Krankheits—und Sterblichkeitsverhältnisse in der Ortskrankenkasse für Leipzig und Umgegend.* Berlin, Carl Heymans Verlag, 1910.

Exclusive of persons employed on railways and in navigation, practically the whole industrial population of Leipzig and vicinity was included in the inquiry. It so happens that the more dangerous and unhealthful trades are included only to a limited extent, as these trades are not widely represented in Leipzig and its environs. The investigation, however, offers to the student the great advantage of presenting the facts in detail both for groups of occupations and for the specific occupations included in the groups. As an indication of the detailed nature of the published results, it may be stated that 323 specific causes of sickness and death are included, and 108 specific occupations of males and 79 specific employments of females are presented in correlation with age and class of membership distinctions.

The report is published in four large volumes aggregating more than one thousand pages. The first volume of 212 pages is entirely devoted to introductory and explanatory matter, summary tables, important conclusions, etc., and the other three volumes contain only the fundamental detail tables, arranged, however, in a systematic manner according to a simple scheme fully explained in the first volume. For example, the second and third volumes give the detail statistics of male members, while the fourth volume contains only statistics of the female membership.

Throughout the investigation careful distinction is made of sickness cases and days of sickness, special emphasis being placed upon the average duration of sickness cases. This information is of special value as it is given by causes of sickness and by specific occupations. The ratios of cases of sickness and of days of sickness per annum per 100 members, with distinction of sex and class of membership—compulsory and voluntary, are presented in great detail with due regard to age periods of life. Wherever the numbers are large enough to justify it, the age divisions are by five year groups from 15 to 74 with two other groupings, one for those under 15 and the other for those 75 and over. The mortality data are presented in actual number of deaths and per 100,000 observed years of exposure. Ratios of deaths to sickness cases and to days of sickness are also presented in detail by age, sex, occupation, class of membership, etc. Great emphasis is also placed upon industrial accidents, particularly accidents met with in the specific employment in which the insured was engaged at the time of his injury. An exceptionally valuable body of facts is presented in this connection for the duration of the disability is given together with the ratio of accident disability to the total sickness disability, which includes disability resulting from accidents.

In volume three a special series of tables are presented for what are termed "Alkoholiker" or cases where there was clear indication made on the sickness card by the medical attendant that the case was an excessive or immoderate drinker. Among other important conclusions deduced from these tables may be mentioned an excessive mortality rate at all ages, an excessive sickness rate, both by cases and days, and an excessive industrial accident frequency. So important were the latter differences shown to

be that the following comment was made in the analytical text: "In a large number of accidents to excessive drinkers it is clear that immoderate alcoholic indulgence resulted in uncertainty of movement, lack of skill, inattention, and lack of care." At ages 25 to 34 accident cases of durations less than 28 days were 3.1 times more frequent among the excessive drinkers than among all males; and for cases of durations above 28 days the relative frequency was 3.5 for the excessive drinkers. The mortality of the excessive drinkers was in excess of the general experience at all ages, and in the following ratios:

Ages.	Death Rates per 1,000 Exposed one Year.		Ratio of Rates.
	Alkoholiker.	All Males.	Alkoholiker to all Males.
25 = 34 .....	12.2	5.3	2.3
35 = 44 .....	28.4	9.7	2.9
45 = 54 .....	37.2	16.7	2.2
55 = 64 .....	36.4	29.8	1.2
65 = 74 .....	74.6	58.0	1.3

In volume four a special series of tables are presented for childbirth cases. These tables, like those for excessive drinkers among males, present some very interesting and suggestive facts relating to the special subject treated. Such facts as premature births, abortion cases, etc., with the various complications resulting therefrom, are considered in detail with distinction of age and occupation.

This review is necessarily very limited, but in closing it cannot be too strongly emphasized that this latest mortality and morbidity experience, presented with such patience, skill, and clearness, must be regarded for a long time to come as one of the greatest storehouses of facts on the problems with which it deals. Much new light has been thrown upon old problems and many new problems are suggested by even a casual reading of the analytical text and a study of the tables and diagrams.

F. S. CRUM.

#### THE JEWS: A STUDY IN RACE AND ENVIRONMENT.

By Maurice Fishberg. The Walter Scott Publishing Co., Ltd., New York and Melbourne, 1911. Pp. 578.

This volume consists of a preface, twenty-three chapters of text, and a bibliography and index. There are a large number of reproductions of pictures and photographs and a few diagrams. After presenting data about the number and distribution of the Jews, the author proceeds to discuss physical characteristics (chapters II, III, and IV), the types of